

# EXHIBIT I



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## 2003 Prospectus

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## Executive Summary

InvestForClosures Financial (IFCF) is a real estate secured investment firm founded on January 1, 2000 by CEO Francis "Frank" Xavier Sanchez, a Robert Allen Master Graduate and Mortgage Broker with over 24 years of experience, and President/COO Jim D. Bourassa, an Internet programmer and entrepreneur with over 15 years of experience.

IFCF is a unique investment opportunity that combines Old World real estate strategies with New World Internet and digital technology. It is the vision of IFCF to establish a nationwide real estate syndication that allows investors the ability to see how their investment funds are being used on a live basis via the Internet - what we call InvestorTainment®.

The first objective is to establish IFCF as the nation's foremost Interactive Real Estate Syndication. The second objective is to insure our market presence by franchising the IFCF business model. The final objective is the core of our business. We use investor cash to buy distressed properties at a deep discount, rehab the property as needed, and sell it for a profit.

IFCF policy is to purchase property only where the projected gross profit margin will be at least a 50% return on cash invested. The key to our success is being a cash buyer when purchasing foreclosed and other distressed properties, which insures the best purchasing price, and using contracts and higher finance techniques such as no-money-down purchases, which allows for a higher rate of return on a cash-in basis.

The Company is projected to break even at \$30,500 per month. We anticipate revenues to be between 9 and 14 million by October 2003, creating a projected profit between 2 to 4 million dollars. Licenses will range between \$2,500 and \$25,000. A typical franchise containing a population base of 150,000 people will sell for a base price of \$9,500.

How we compare next to traditional investments:

### Traditional Investments

- \* No interaction with corporate heads
- \* No viewing of business operations
- \* No interaction with other investors
- \* Not educational
- \* Quarterly or annual reports

### InvestForClosures Financial

- \* Live interaction with corporate heads
- \* Live viewing of business operations
- \* Interaction with other investors
- \* Educational
- \* Up to the second Real-Time financial and business reports

Experience and a sound business plan coupled with innovative marketing and expertise management will help ensure IFCF profitability and longevity in this newly created Real Estate InvestorTainment® marketplace.



### **Introduction**

This prospectus outlines the business plan for InvestForClosures Financial (IFCF), or the Company. **IFCF is a real estate secured investment conceived in 1996 and founded on January 1, 2000. It is a unique investment opportunity that combines Old World real estate strategies with New World Internet and digital technology.**

InvestForClosures Financial has developed a unique business process that we call the Investor Disclosure Process (patent pending). Through the use of the Internet and other digital technology, an investor is able to monitor the use of their investment funds through a series of intentionally placed cameras. From the office to field, all aspects of the operation can be seen live on the Internet and are accessible to the investor via their InvestForClosures Financial private password. Once an investor has accessed the "members only" area, not only can the operations be seen live, but an immediate interaction between IFCF and an investor can take place in order to address any investor concerns. It's what we call InvestorTainment®. Our live web chats and accessibility to our investors via email and cell phones, has not only made InvestForClosures Financial a safe investment, but also the world's first interactive real estate investment.

InvestorTainment® also gives IFCF the ability to monitor and manage construction sites on a real time, live basis. It will be an essential part of the expansion phase, as IFCF begins franchising the concept of the Investor Disclosure Process (IDP) throughout the United States.

InvestForClosures Financial is organized under the laws of the State of Illinois, USA as an LLC (Limited Liability Company), allowing for partnership taxation under U.S. tax laws, corporate continuity, and at the same time limits an investor's liability to capital invested.

### **The Business Core**

The use of the Internet and digital technology puts InvestForClosures Financial on the cutting edge of real estate investing. The Investor Disclosure Process gives investors the ability to watch their investment live on the Internet. However, the core of the business is very simple and time tested. **We use investor cash to buy distressed properties at a deep discount, rehab the property as needed, and sell it for a profit.** IFCF specializes in buying properties via foreclosures, repossessions; bank REO's, sheriff's sales and the Distressed Property Owner. A typical project would take between 3 weeks and 3 months to rehab after the property is purchased.

### **The Vision**

Anticipating volatile markets and economic instability, InvestForClosures Financial concentrated its first two years of business effort on the careful construction of its foundation. Great measures were taken to ensure the longevity of IFCF's business model and the "Investor Disclosure Process". Attorneys that specialize in securities, real estate, construction, patents, trademarks, intellectual property and franchise law, have all been utilized in order to secure a firm niche in the marketplace.

We are in the process of developing a nationwide franchise opportunity. We are the first company to integrate, nationalize, and franchise the Mom and Pop concept of a few people pooling their money together—buying a property—fixing it up—and selling it for a profit. **It is the**



**vision of InvestForClosures Financial to establish a nationwide real estate syndication that allows investors the ability to see how their investment funds are being used on a live basis via the Internet.** IFCF is providing structure and regulation to an otherwise fragmented and haphazard business segment, much like Century 21 has done for the homebuyers market.

We anticipate that having this structured franchise presence will allow distressed sellers the avenue to have someone, (not a real estate broker who could only list the property for them), actually offer and be able to purchase the property on-the-spot, assuming the property meets the established criteria for purchasing.

#### **Use of Investor Funds**

IFCF has 3 main objectives for the use of investor funds.

**The first objective is to establish InvestForClosures Financial as the nation's foremost Interactive Real Estate Syndication,** specializing in the distressed property. By broadcasting operations live over the Internet, IFCF has created its own niche for those investors that insist on closely monitoring their investor funds, and is the only company currently doing so. IFCF maintains a prolific and perpetually expanding presence on the Internet (listed in more than 800 search engines worldwide and growing). IFCF understands the importance of media exposure, and intends to have a continual presence in all forms of media. The concept of the Investor Disclosure Process has already been seen in 384 United States television markets and 28 worldwide markets. Approximately 2 percent of investor cash will be used to expand this national exposure until the franchises are in place, at which time fees will be charged to the individual franchises to offset this expense. It is IFCF's firm belief that even the best idea in the world would be useless if no one ever knew it existed. The expansion through franchises will greatly increase InvestForClosures Financial market dominance and revenues.

**The second objective is to insure our market presence by franchising the InvestForClosures Financial business model.** Conservatively estimated, a franchise is expected to have gross sales of at least 1 million dollars per year. It is IFCF's intention to have 50 franchises nation wide prior to April 17, 2003, when the Company will formally and publicly announce its Grand Opening and introduce the Investor Disclosure Process to the General Public. At the present time there are 23 franchise candidates on hold as IFCF continues to fly its test balloon. There are 7 franchises that are active in this test phase. When most of the legalities and scenarios have been worked out, then we will re-open the franchise opportunity and securely continue with the expansion.

**The final objective is the core of our business. We use investor cash to purchase properties at a deep discount, rehab the properties as needed, and sell them as soon as possible.** The concentration of purchases will be in the bread & butter market, the 1-4 unit dwellings priced under the Jumbo loan limitations. Aside from operation expenses (approx. 7%), the majority of investor cash will always be tied to real property. The development of these properties may be seen on a live basis on the Internet via the Investor Disclosure Process (IDP).

It has always been the intention of InvestForClosures Financial to be absolutely positive that our business model would not only work, but also thrive under any economic condition. Management believes in moving slow enough to be careful, but quick enough to seize opportunity. Now that IFCF has all but insured its niche in the marketplace, gross revenue will see a dramatic increase as we increase our efforts to secure larger investment dollars, and expand IFCF's business model via the franchises.



## Summary of Business Plan

### Pricing Strategy

InvestForClosures Financial will concentrate its efforts on real estate's bread and butter market, one to four unit dwellings with loan sizes between \$40,000 and \$252,000. This will coincide with the Company's marketing of buyers who are looking for either owner occupied single family or multiple unit dwellings. By not taking on projects that are more than four units it will keep InvestForClosures Financial from dealing with commercial type guidelines for lending. Also, by keeping the resale of its projects under \$252,000 it will keep us from dealing with Jumbo loan guidelines. (Limits vary by state)

InvestForClosures Financial policy is to purchase property only where **the projected gross profit margin will be at least a 50% return on cash invested**. A certified appraiser will be used to insure both pre-purchase offers and post rehab completion sales are in line with projections.

### The basic formula is as follows:

An appraiser appraises a property at \$100,000 when it's completed. InvestForClosures Financial will sell the property for \$90,000 (approximately 10% discount). Our calculation of profit is made on a cash-in basis.

A purchase price of \$40,000 and a rehab and marketing cost of \$20,000 = our total cash invested, \$60,000

\$90,000 (sales price)

\$60,000 (less acquisition and rehab costs etc.)

**\$30,000 (PROFIT = a 50% Return On Investment-ROI)**

Having already established contacts in the industry has been instrumental to the acquisition of properties. Also, as mortgage originators we are familiar with many of the more complicated aspects of finance. Quite literally, most of our properties are given to us for nothing. All that is required is the rehab money. This helps increase our rate of return on a cash in basis.

For example: If all we have in the property is \$20,000 for rehab costs and our profit is \$15,000, that is a 75% ROI in (typically) 6 months. In this example, we net 150% ROI per year. Yes, there is money to be made in purchasing distressed properties!

### The key to InvestForClosures Financial's success is two fold:

1. **Being a cash buyer** when purchasing foreclosed and other distressed properties insures the best purchasing price.
2. The use of contracts and **higher finance techniques** such as no-money-down purchases allows for a higher rate of return on a cash-in basis.



### **Break-even Analysis**

The following break-even projection is per each \$1,000,000 of investor funds. Assuming \$186,000 for interest payments to investors, (18.6% average), \$180,000 for employee compensation and office costs, the **Company is projected to break even at \$30,500 per month**. The projected net profit on each property is between \$30,000--\$40,000, and therefore InvestForClosures Financial must complete the purchase, rehabilitation and sale of approximately 1 property per month to break even. A typical project would involve \$60,000 invested with a return of \$30,000, or a 50% return.

### **Projected Profit and Loss**

Having nearly completed the first 3 years of operation according to projections (see financial statements), the year 2002/ 2003 promises to be exciting, dynamic, and lucrative. The following is a summary of the company's projections for the fiscal years of 2002 and 2003.

By October of 2003 IFCF Chicago will have completed more than 2 million dollars worth of projects and created a profit of approximately \$500,000.

We also anticipate that at least 5 of the projected 50 franchises will be successful in that they will achieve the 1 million dollar annual gross revenue minimum, with the other 45 franchises achieving an average of at least 2 deals in the year or \$200,000 gross revenue.

Gross revenue will see a dramatic increase due to expansion through franchises. **We anticipate revenues to be between 9 and 14 million, by October 2003, creating a projected profit between 2 to 4 million dollars.**

### **Projected Statement of Cash Flow**

After three years of operations, the company is debt free. InvestForClosures Financial does not seek or accept venture capital. The Company's only obligation is to its membership. Investor funds are used to purchase property, expand presence, and maintain operations. In the event that the Company saw fit to incur debt, or create a loan, all loans will be collateralized by real estate held in the Company's portfolio.

It is the policy of InvestForClosures Financial to purchase, rehab, market and sell real estate as quickly as possible, to increase cash flow and profit.

### **Licensing/Franchising**

InvestForClosures Financial will begin to sell licenses to other businesses to allow them to use our Investor Disclosure Process. The prices for these **licenses will range between \$2,500 and \$25,000**, depending on a number of factors that have yet to be determined.

Attorneys have completed the national franchising process for 35 states, and are currently working on the remaining 15 states. **A typical franchise containing a population base of 150,000 people will sell for a base price of \$9,500** (See Franchise Circular)

Absolutely nothing InvestForClosures Financial does is without extensive research and testing. Currently there are 7 franchises in the testing phase. We will continue to fly this test-balloon until we are confident that a sufficient number of legal, practical, and monetary scenarios have been analyzed.



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### Offering Plan

Originally inception under the Securities Exchange Commission (**SEC**) **Regulation D Rule 504**, InvestForClosures Financial anticipates an upgrade in ruling to accommodate its accelerated growth.

Note: Under the current rule, SEC Reg. D 504 non-accredited investors are allowed to participate in the membership of the LLC. Once an upgrade in ruling has taken place, new members will be subject to the established criteria and qualifications attached to an accredited investor.

### The Company

InvestForClosures Financial is an Illinois-based Limited Liability Company specializing in the sale of privately placed securities and the acquisition and sale of distressed real estate. **The Company is comprised of 5 areas: Securities, Real State Acquisitions, Construction, Finance and the Internet.**

The CEO and founder of the Company is Francis Frank Xavier Sanchez, a Robert Allen Master Graduate and Mortgage Broker doing business nationwide. Mr. Sanchez contributes 24 years of real estate investing, construction, and lending experience. Mr. Sanchez has a B.A degree in radio, television, and film production with an emphasis on Marketing. (See Biography)

We use investor cash to buy distressed properties at a deep discount, rehab the property as needed, and sell it for a profit. The Company's basic investment strategy is very simple. Buy low and Sell high = Profits. The more times it's done, the more profits. Investor funds are used to strengthen our position as a cash buyer.

Statistics prove that foreclosures and distressed properties are at an all time record high. It is not by chance that InvestForClosures Financial has positioned itself within the marketplace to help those in need of a quick out and a new start. IFCF investment funds may actually be the saving grace for many distressed property owners. They receive a fresh start on life and we receive a great price on a property and a great return on our cash invested.

### Marketing Segments

Given that foreclosures and distressed properties are at an all time record high, its not by chance that **InvestForClosures Financial has positioned itself in such a way as to take full advantage of this economic trend.** The CEO, and founder of InvestForClosures Financial has been self employed all his adult life, and involved in real estate and construction for nearly 24 years, and finance and banking for the last 13 years.

InvestForClosures Financial closely monitors the pulse of 2 real estate markets, the sellers market and the buyers market. With the ability to finance the end product, IFCF has become a complete investment solution. Currently, we are actively perusing becoming our own Mortgage Bank.



**The Sellers Market-** Potential distressed properties will be identified from the following sources:

- Distressed Property Owner (divorce, loss of employment, etc.)
- Pre-Foreclosures (private sector)
- Bank REO's
- HUD Repossessions
- FHA Repossessions
- VA Repossessions
- Sheriff's Auctions
- County Auctions
- City Auctions
- Condemned Properties

**The Buyers Market-** Potential purchasers of distressed properties will be identified from the following sources:

- First time buyers
- Move up buyers
- Private investors
- InvestForClosures Financial investors
- Governmental agencies

#### **Reaching our Markets**

InvestForClosures Financial is literally a multifaceted company, and so are our markets. First, we are in the investor market, investors looking only for a high Return On Investment. Second, we are in the real estate market; we deal with sellers of distressed properties (see Marketing Segments). Third, we are in the IRA market; investors looking to shelter their gains by sheltering their tax consequences in the retirement funds sector. Fourth, we are in the franchise market, entrepreneurs looking to establish a business. Lastly, we will be in the licensing of our business process market; the Investor Disclosure Process (IDP), allowing for other companies to let their investors watch what happens with their investor funds on a live basis on the Internet. All of our markets have tremendous growth potential.

**We have reached our markets through a prolific and self-perpetuating presence on the Internet. We have also become quite adept at receiving media exposure in Television, Radio, Magazines, and Newspapers.** We have been in more than 380 television markets nationwide. They are actually teaching our business process at the University of Indiana.

#### **Characteristics of Business**

Management has proven that open lines of communication between all members, investors and clients, accelerates growth and promotes success in all divisions of the company. **Management believes in investor's feedback.** The company was created with the specific intentions of being a new breed of company, one where investors finally get a chance to see what is happening with their money. After 3 years it is a proven fact that investors prefer to have the ability to see what is being done with their investment dollars.



The Investor Disclosure Process (patent pending) will enable investors from all over the United States and eventually the world, the ability to view their investments dollars at work, live via the Internet, thus removing the Fear of Investing. We believe we will revolutionize the investment industry.

#### **Mission Statement**

**Mission: It is our intention to create a national presence.** We will have franchises in every state in the country. The Investor Disclosure Process will literally revolutionize the way investing is conducted. The concept is one that only makes perfect logical sense. Why should anyone invest in a company that they can't see on a live basis on the web, when there is a company right next to it that allows investors to watch them, live. We will remove the fear of investing.

#### **Goals:**

InvestForClosures Financial intends to keep itself on the cutting edge of technology. **We will grow to be the number-one real estate investment company in the country that specializes in the acquisition, rehab and sale of distressed properties.**

Our patented investment process will eventually revolutionize the way all investments are made. Here is an example of **how we compare next to traditional investments:**

#### **InvestForClosures Financial**

- \* Live interaction with corporate heads
- \* Live viewing of business operations
- \* Interaction with other investors
- \* Educational
- \* Up to the second Real-Time financial and business reports

#### **Traditional Investments**

- \* No interaction with corporate heads
- \* No viewing of business operations
- \* No interaction with other investors
- \* Not educational
- \* Quarterly or annual reports

As word gets out that there is a Company that allows investors to monitor daily operations and be involved in true interactive investing, management believes InvestForClosures Financial will prove itself to be a leader in the investment industry.

#### **Location and Facilities**

InvestForClosures Financial is located at **109 Douglas Avenue, Elgin, Illinois**; a town centrally located to Chicago and all Chicago suburbs.

The office has plenty of room for expansion (1,400 square feet), and is currently set up with computers, DSL and fax machines. For the present and the near future it will serve InvestForClosures Financial's operating needs.



### **Management**

**Founder and Chief Executive Officer Francis Xavier Sanchez** hails from a prominent Chicagoland business family, with business ties dating back more than 50 years. Francis Frank Sanchez has been an entrepreneur of business his entire adult life.

Painting, contracting, real estate acquisition, real-estate management, real estate sales, and mortgage brokering, are all part of this dynamic CEO's extensive repertoire.

"I have worked my entire life to get precisely to the point where I am now. With my business experience and my connections, as well as my natural ability to lead, I plan to catapult InvestForClosures Financial to the leading position in the distressed property industry."

**Co-Founder and President / Chief Operations Officer Jim D. Bourassa** oversees all day-to-day company operations and provides the organization and computerization necessary to make our acquisitions, web casting, and construction management unmatched by anyone in the industry. He has made the Investor Disclosure Process a digital reality. A computer programmer and entrepreneur, Dr. Bourassa has the experience and true genius necessary to keep IFCF on the cutting edge of technology.

"I'll create an Internet-based system that virtually insures our success."

### **Description of the Securities**

The Certificates are being offered under Securities and Exchange Commission, **Regulation D, Rule 504**, Purchasers of the Certificates will own an interest in InvestForClosures Financial securities and as such are Members of InvestForClosures Financial.

### **Put Provisions**

Investment Certificates can be put to the Company, in whole or in part for the purchase from an investor. **After the first year of the investment an investor can request early withdrawal** of the principal without accrued interest and the Company will repay the principal 90 days from the date of the Company's receipt of a written request for withdrawal. The written request must be accompanied with all applicable Investment Certificates and Warrant Certificates.

For partial principal withdrawal, new certificates will be issued. If the principal withdrawal occurs within 90 days of the date of investment, no interest will be paid. If the withdraw occurs before one year of the date of investment, interest will be paid as agreed, but with a 70% penalty. If the withdraw occurs after one year of the date of investment, but before two years maturity, interest will be paid as agreed, but with a 35% penalty. Additional terms and conditions apply, as specified in the investor documents. Also, different interest penalties apply to the Graduated Interest Plans.

### **Interest Payout Policy**

Interest on principal will accrue and be automatically reinvested during the first year. After one year, interest on principal will continue to accrue and automatically be reinvested, unless a



Member elects to receive interest payments on a semi-annual basis. The Company will pay 90 days from the date of receipt of the Member's written request for payment of interest.

The Company retains the right to change, in its sole discretion and without notice, the dates, manner and terms of interest payments

Members who direct investment in the Company through their individual retirement account (\*IRA\*) may have their own withdrawal penalties, as specified in the applicable IRA documents. Such Members should consult their IRA and plan administrator.

This Offering is void in any State or jurisdiction that prohibits the offer or sale of private securities. The U.S. Securities and Exchange Commission has not approved this offer; neither has any State or local authority passed on the offer being made by the Offeror. This offer is being made under an exemption under the provisions of The Securities Act of 1933-1934, as amended.

### **Risk Factors**

#### **General**

Purchase of Membership Interest in the Company (InvestForClosures Financial Securities) is subject to certain risks. Your investment success relies on the abilities of the managers, certain economic conditions and the real estate market in Illinois where the Company will buy and sell property (see management). The two founders have a combined business experience of 38 years. Also, there is a restriction against transfer of InvestForClosures Financial securities. Initial capital contributions are placed in an operations account and may be subject to pledge. InvestForClosures Financial Securities are not FDIC-insured, have no bank guarantee, and may lose value.

#### **Real Estate Risks:**

Certain of the significant risks of real estate investment are: (1) the purchase price of an InvestForClosures Financial property might be below its offered price, or estimated or appraised value, leading to losses and/or reduced profits to InvestForClosures Financial; (2) due to the changes in the real estate market, InvestForClosures Financial maybe unable to sell a property at a particular time for its full value. This could require InvestForClosures Financial to quickly raise cash, which it may or may not be able to raise. This also could lead to InvestForClosures Financial losses and (3) InvestForClosures Financial may need to secure financing if no cash buyers are available.

If InvestForClosures Financial chooses to purchase property nearly constructed or recently constructed, it may face the following risks:

- In developing real estate, there may be delays or unexpected increases in the cost of property development and construction due to strikes, bad weather, material shortages, increases in material and labor costs, or other events.
- If external factors change from when the project was originally conceived (e.g., slower growth in local economy, higher interest rates, or overbuilding in the area) the income and expense levels first projected might not be developed in the way originally planned. However, our main concentration will be on 1 to 4 unit buildings in already established neighborhoods.



### Risks of Investments in Securities

InvestForClosures Financial investments in securities may be subject to financial risks. The possibility exists that the issuer won't be able to pay principal and interest when due, and may require additional time, other than that agreed upon, while InvestForClosures Financial liquidates assets in order to repay requested amounts.

Note: Under SEC Reg. D, Rule 504 no regulation is necessary. However, this may change according to the structure of the L.L.C. There are no markets for InvestForClosures Financial securities, and as such these securities are highly illiquid. Also, IFCF reserves the right and may choose to change its SEC Rule, depending on its assets status.

### Risk of Unspecified Property Acquisitions:

Members/investors may not have the opportunity to evaluate the economic merit of a property purchase before InvestForClosures Financial completes the purchase. Consequently, members/investors will need to rely solely on InvestForClosures Financial judgment and ability to select properties consistent with InvestForClosures Financial investment objective and policies.

## INVESTOR BENEFITS:

### EARN HIGH INTEREST:

Earn up to 19.9% ROI! We make 50% or more with our real estate investment strategy, and can pass up to 19.9% to our Members. We offer fixed rates and fixed terms, without any management fees or commissions!

### VIEW PROJECTS LIVE:

The Patent Pending approach that we use allows investors to actively participate in all phases of the investment process via virtual conferences and construction cameras. We call it InvestorTainment® !

No other real estate investment company offers this exciting benefit!

### OPEN YOUR OWN FRANCHISE:

All InvestForClosures Financial members will receive first rights to purchase franchises in their respective areas. Start your own real estate syndicate using our model for success! The basic price for a franchise starts at \$9,500.

### GET FIRST RIGHTS TO PURCHASE PROPERTIES:

Any member can purchase completed projects at a discounted price, before the property gets marketed to the general public. If you choose to do so InvestForClosures Financial can get you a loan and manage the property for you while you receive all of the tax right benefits and income. Page.

### WHY ARE WE A GOOD INVESTMENT?

What makes InvestForClosures Financial different from other companies is a solid business plan, very competitive investment offerings, no debt, innovative marketing, and a unique vision! The reason any company fails is because it wasn't based on a solid business foundation from the beginning. InvestForClosures Financial was 4 years in the planning and 3 three years of operation.



It is the intention of the founders of IFCF that actual investors of IFCF have first rights to purchase stock in the company if not already owning warrants, which may allow them to partake in any financial gains at the IPO. The target price is \$23. The funds for franchise operations and the Initial Public Offering will be obtained from the actual sale of the franchises.

### **Important Assumptions**

The success of InvestForClosures Financial is partially dependent on the following assumptions:

- \* The real estate market in the United States will have foreclosure and distressed properties available on a continual basis. Approximately, 1% of all mortgages in the United States are in foreclosure, this number is at an all time high and will likely increase as economic times become more stressful.
- \* Existing computer technology will either remain as is, or become more advanced. IFCF maintains itself on the cutting edge of technology at all times.
- \* InvestForClosures Financial ability to continually market new members and raise additional capital, via the use of the Internet, print, radio, and television to ensure future growth.

Investment in distressed real estate involves significant risks. However, experience and a sound business plan coupled with innovative marketing and expertise management will help ensure InvestForClosures Financial longevity in this newly created Internet marketplace, as well as profitability.

With a minimum bid of a minimum of  
an IT industry standard of 10%  
will meet no less than 10%  
to ensure every bid is valid.